

TCB HOLDING COMPANY

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 3345225	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$371	\$249	-32.9%		
Loans	\$317	\$190	-40.1%		
Construction & development	\$52	\$33	-36.2%		
Closed-end 1-4 family residential	\$51	\$28	-44.3%		
Home equity	\$1	\$0	-54.7%		
Credit card	\$0	\$0			
Other consumer	\$8	\$2	-77.5%		
Commercial & Industrial	\$88	\$49	-44.4%		
Commercial real estate	\$109	\$73	-33.1%		
Unused commitments	\$21	\$12	-43.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$11	116.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$0	-100.0%		
Cash & balances due	\$16	\$16	2.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$340	\$223	-34.4%		
Deposits	\$328	\$211	-35.9%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$32	\$26	-17.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	9.6%	--		
Tier 1 risk based capital ratio	10.4%	13.1%	--		
Total risk based capital ratio	14.8%	18.7%	--		
Return on equity ¹	-34.6%	-9.5%	--		
Return on assets ¹	-2.9%	-0.9%	--		
Net interest margin ¹	4.3%	3.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	33.2%	22.3%	--		
Loss provision to net charge-offs (qtr)	124.5%	1.1%	--		
Net charge-offs to average loans and leases ¹	2.1%	4.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	14.7%	5.8%	0.1%	2.0%	--
Closed-end 1-4 family residential	2.3%	10.7%	0.7%	1.9%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	10.5%	0.0%	0.1%	1.8%	--
Commercial & Industrial	8.9%	18.7%	0.8%	1.4%	--
Commercial real estate	5.0%	6.9%	0.5%	0.9%	--
Total loans	7.2%	10.1%	0.5%	1.3%	--